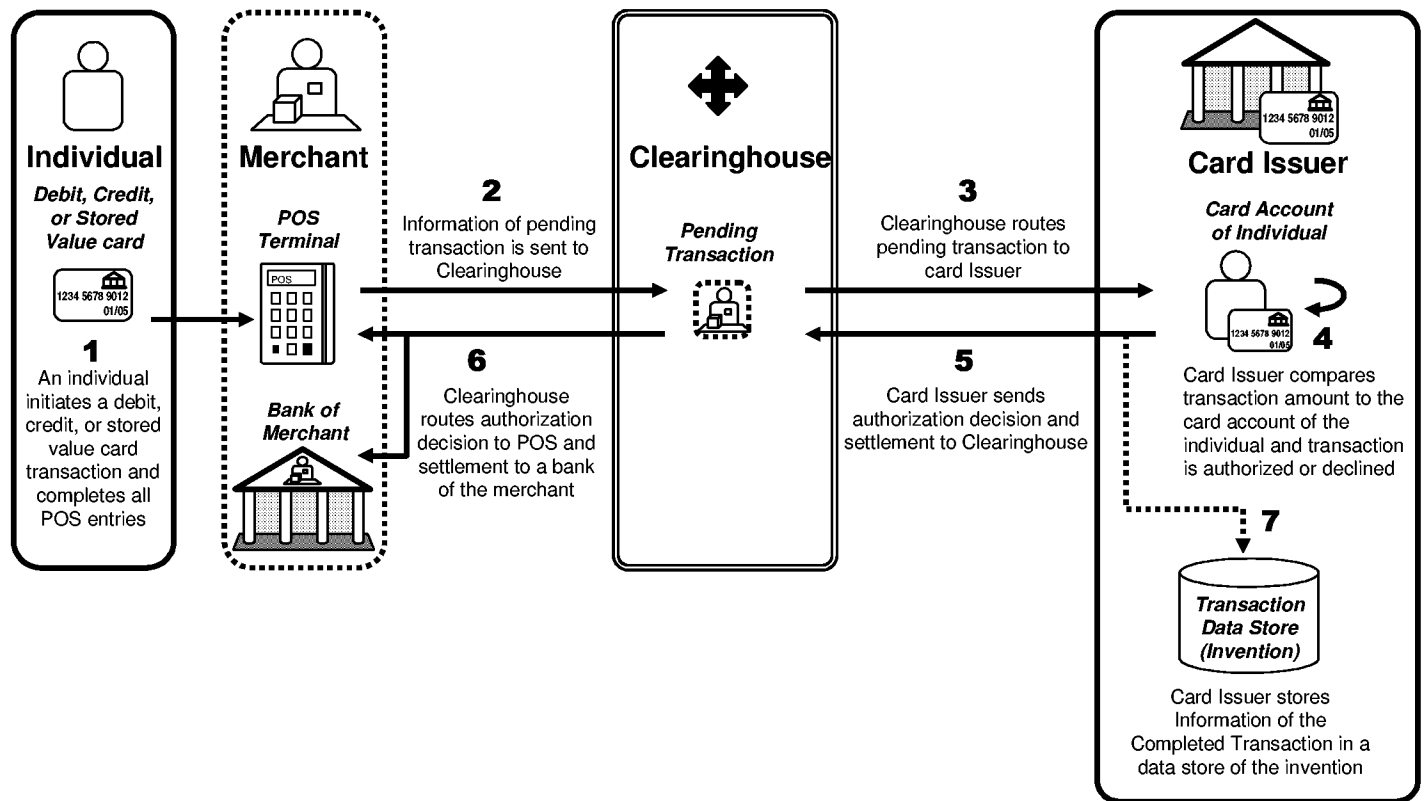
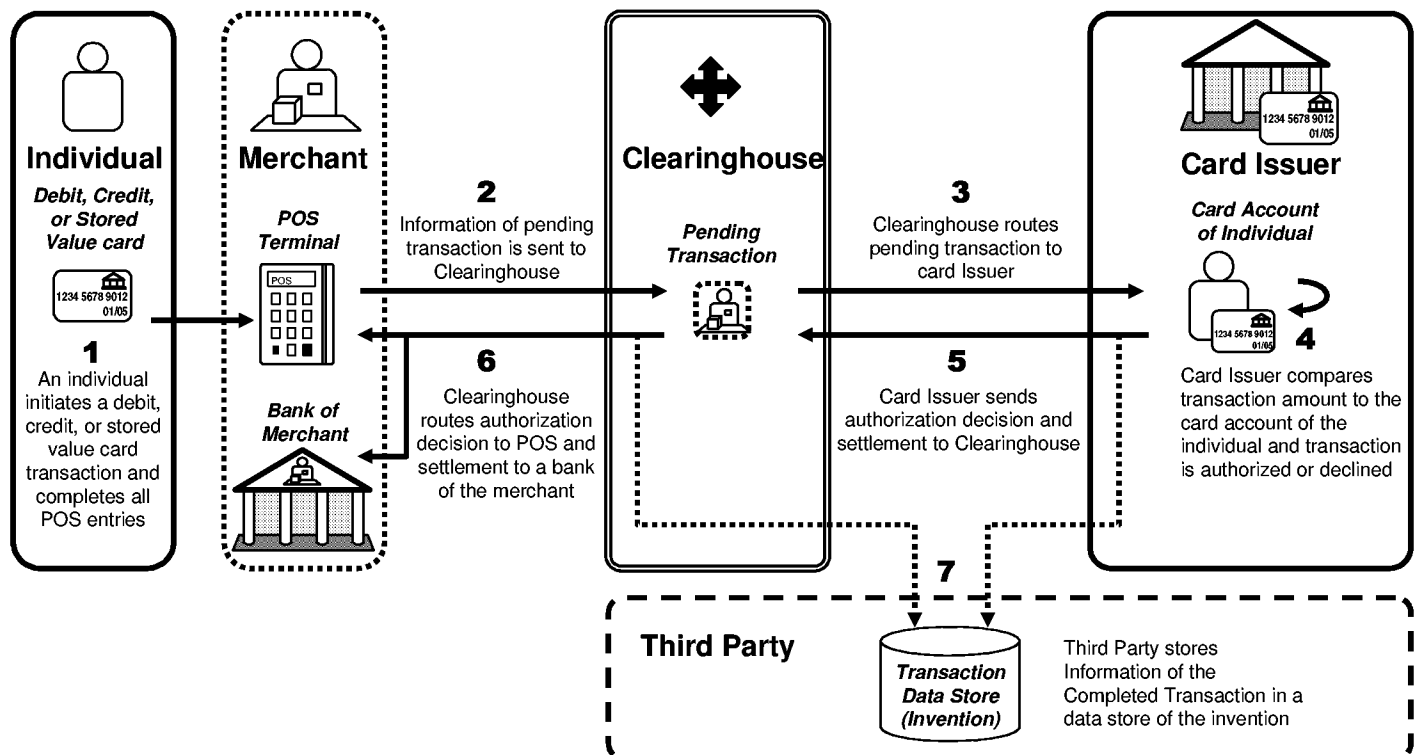


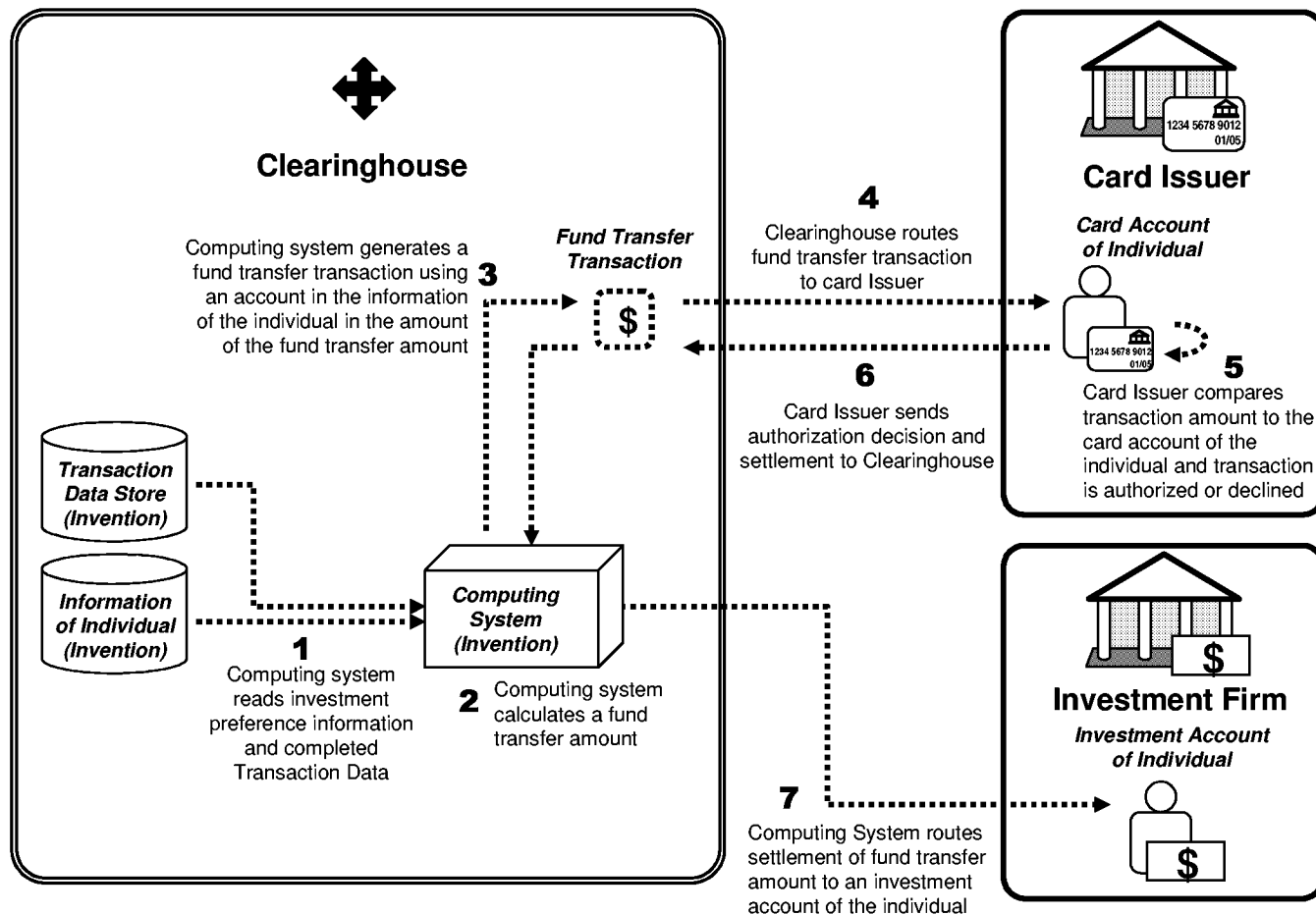
**Figure 2B: Capturing Completed Transaction Information at the Card Issuer**



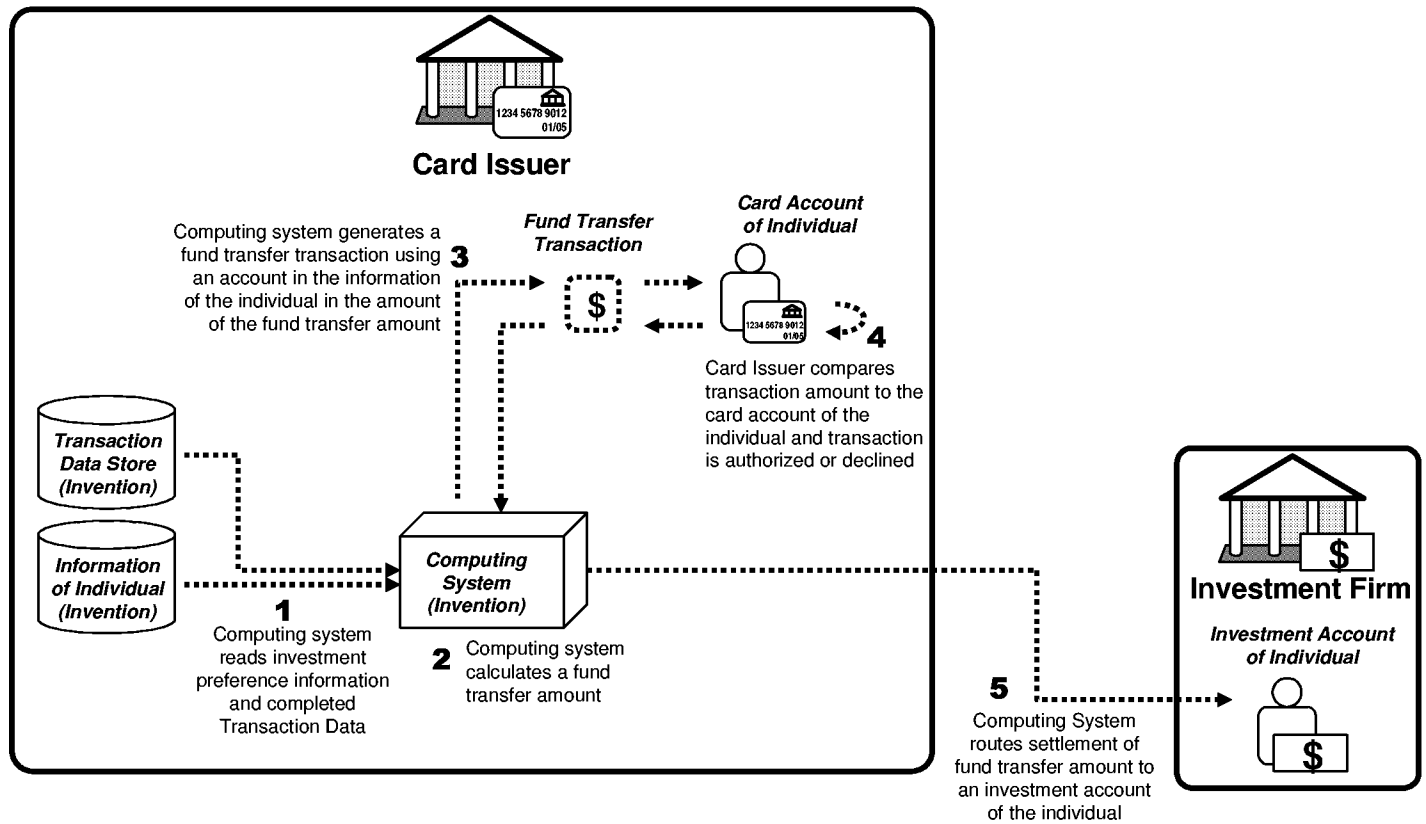
**Figure 2C: Capturing Completed Transaction Information at a Third Party**



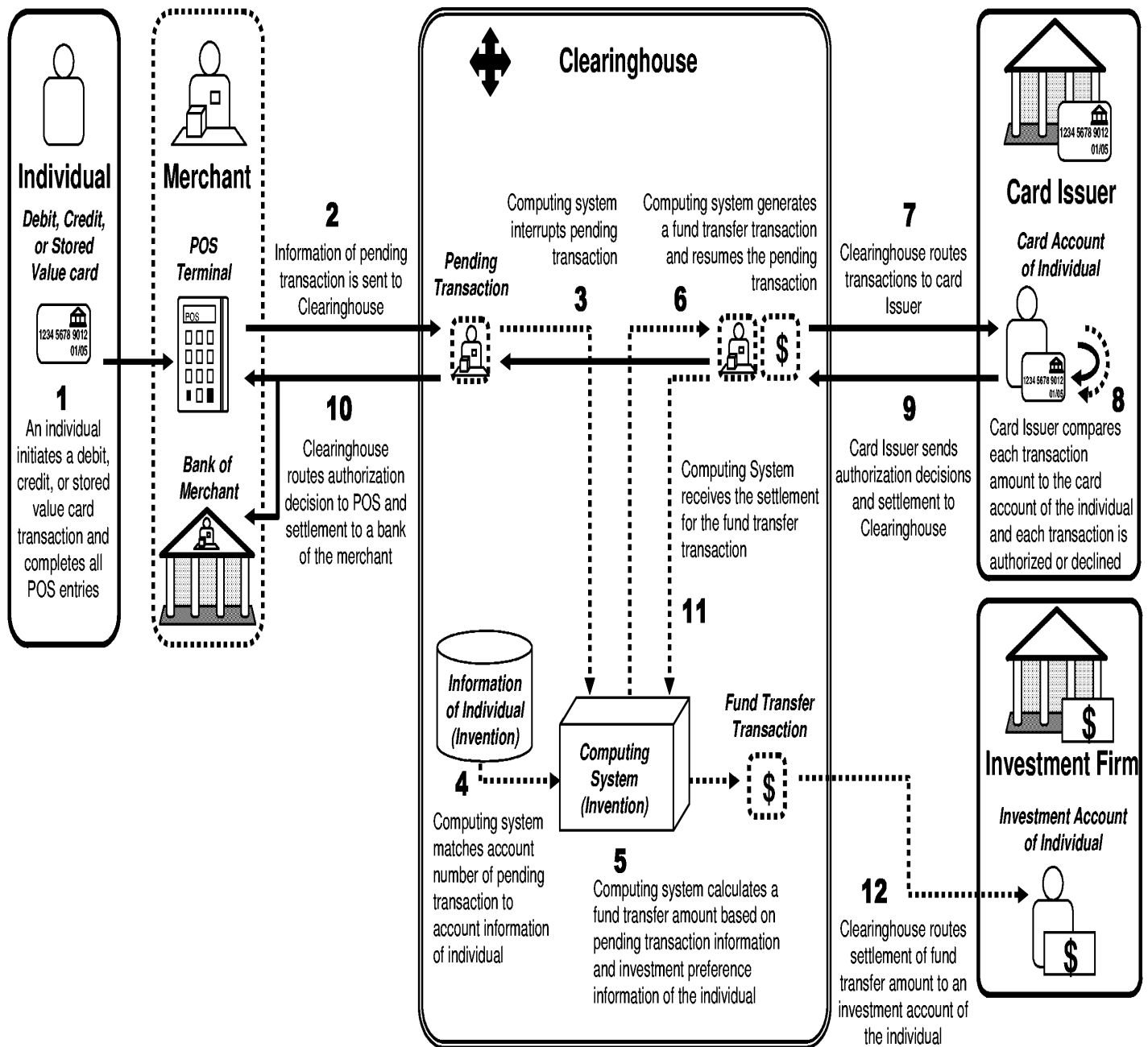
**Figure 3A: Fund Transfer based on Completed Transaction Data at Clearinghouse**



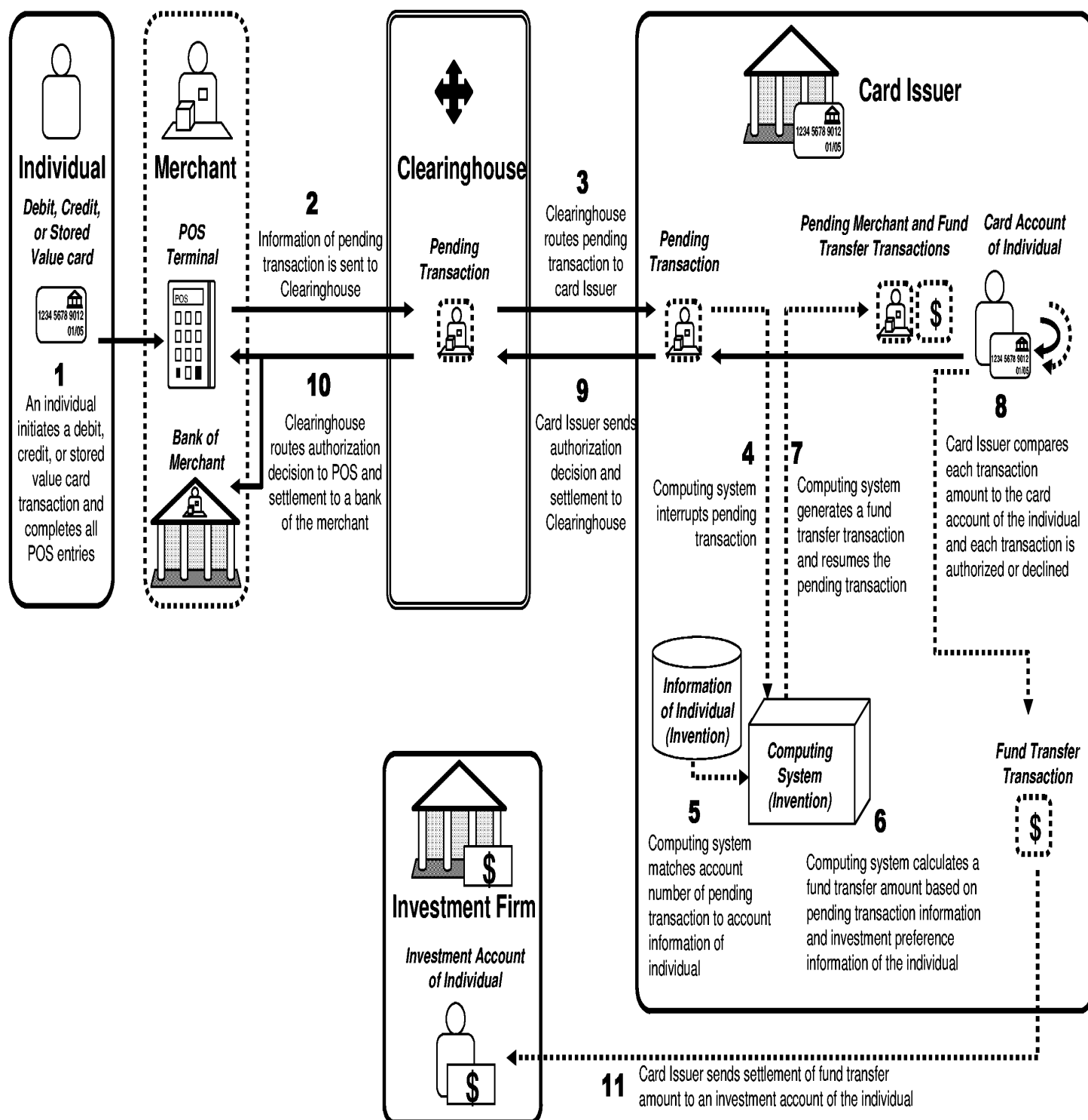
**Figure 3B: Fund Transfer based on Completed Transaction Data at Card Issuer**



**Figure 4A: Fund Transfer Based on Interrupting Pending Transaction at the Clearinghouse**



**Figure 4B: Fund Transfer Based on Interrupting Pending Transaction at the Card Issuer**



**Figure 5: Fund Transfer From a Secondary Transaction**

